

**Powers, Karen**

1224642

**From:** Christy Brazeau <Christy.Brazeau@blmco.com>  
**Sent:** Wednesday, September 06, 2017 11:27 AM  
**To:** ZIVKOVIC, NICHOLAS C.  
**Subject:** RE: Hanover claim #19-00040562 -- Insured: BLM Companies LLC -- Claimant: Jay Redford

Our systems is all on-line and electronic so we have a screen shot of the work order. See below.

<b>Work Order #</b>	<b>Property</b>	
03597638	341-107477 66 SPRUCE RD, BETHLEHEM NH 03574-0000	
<b>Work Order Type</b>	<b>Vendor</b>	
Snow Removal	ASONS Construction	
<b>Status</b>	<b>Status Date</b>	<b>Comple</b>
Completed	3/17/2017 8:42 AM	Photos

**Description**

Provide adequate before, during, and after photos showing all work completed. If snow has accumulated inches, it must be removed from driveways, walkways, and front porches (be aware of local community guidelines as they will prevail over HUD guidelines). Salt should be applied to all walkways, driveway, area that snow was removed from to combat icing of surfaces. The property must be secured prior to adequate photo documentation. The property needs to be in show ready condition upon departure.

Independent Contractor agrees to supply all equipment, tools, materials, transportation, and any other associated with completing the work order details in accordance with the specified agreed upon timeline. Compensation for each work order is on a per task basis. Any federal, state and local taxes associated with compensation for each work order will be solely the independent contractor's responsibility. The work may be terminated by either party if the relationship or work standards for the completion of each task do not meet BLM expectations. IC is responsible to complete the defined scope of work within the timeline given.

This Description hereby incorporates by reference the complete language of the same PDF Work Order sent via email, its Conditions and Requirements therein.

<b>Issued On</b>	<b>Due On</b>	<b>Comple</b>
3/13/2017 7:18 AM	3/15/2017 12:00 AM	3/17/20

Thank You!



**Christy Brazeau**

*HR Generalist*

Office - 435.674.0057 ext. 315

Email - [Christy.Brazeau@blmco.com](mailto:Christy.Brazeau@blmco.com)

For effective HUD communication, please use the below links and email addresses when applicable:

Asset Mgr Property Contact: <http://www.hudhomestore.com>

Utility Activation Request: [UtilityActivation@blmco.com](mailto:UtilityActivation@blmco.com)

Utility Bills: [UtilityBills@blmco.com](mailto:UtilityBills@blmco.com)

HOA/COA Dues: [HOA@blmco.com](mailto:HOA@blmco.com)

Customer Service Questions & General Information: [HUDMM3.8@blmco.com](mailto:HUDMM3.8@blmco.com)

If no response is received within 24 hours, you have an emergency that needs immediate attention, or you feel like your issue has not received the proper attention from BLM that you deserve, please do not hesitate to contact [escalations@blmco.com](mailto:escalations@blmco.com) to expedite your need.

---

**From:** ZIVKOVIC, NICHOLAS C. [<mailto:NZIVKOVIC@HANOVER.COM>]

**Sent:** Wednesday, September 6, 2017 8:26 AM

**To:** Christy Brazeau <[Christy.Brazeau@blmco.com](mailto:Christy.Brazeau@blmco.com)>

**Subject:** RE: Hanover claim #19-00040562 -- Insured: BLM Companies LLC -- Claimant: Jay Redford

Christy, just want to follow up on the below. I'm looking for a copy of the work order BLM issued to A-Sons to perform the snow removal at this property. I want to cite it in my tender letter to them and send them along a copy as evidence. Thanks.

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**From:** ZIVKOVIC, NICHOLAS C.

**Sent:** Thursday, August 31, 2017 3:19 PM

**To:** 'Christy Brazeau'

**Subject:** RE: Hanover claim #19-00040562 -- Insured: BLM Companies LLC -- Claimant: Jay Redford

I believe I had the photos already. Is there a written work order to Asons telling them what property to go to, what work to do, a due by date, etc.?

---

**From:** Christy Brazeau [<mailto:Christy.Brazeau@blmco.com>]

**Sent:** Thursday, August 31, 2017 3:14 PM

**To:** ZIVKOVIC, NICHOLAS C.

**Subject:** RE: Hanover claim #19-00040562 -- Insured: BLM Companies LLC -- Claimant: Jay Redford

Here you go.

Thank You!



**Christy Brazeau**

*HR Generalist*

Office - 435.674.0057 ext. 315

Email - [Christy.Brazeau@blmco.com](mailto:Christy.Brazeau@blmco.com)

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---

**From:** ZIVKOVIC, NICHOLAS C. [<mailto:NZIVKOVIC@HANOVER.COM>]  
**Sent:** Thursday, August 31, 2017 1:37 PM  
**To:** Christy Brazeau <[Christy.Brazeau@blmco.com](mailto:Christy.Brazeau@blmco.com)>  
**Subject:** RE: Hanover claim #19-00040562 -- Insured: BLM Companies LLC -- Claimant: Jay Redford

Perfect. Thank you.

Do you have a copy of the work order BLM issued to Asons for the snow removal work at this property?

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**From:** Christy Brazeau [<mailto:Christy.Brazeau@blmco.com>]  
**Sent:** Thursday, August 31, 2017 2:34 PM  
**To:** ZIVKOVIC, NICHOLAS C.  
**Subject:** RE: Hanover claim #19-00040562 -- Insured: BLM Companies LLC -- Claimant: Jay Redford

Here you go. Let me know if you need anything else.

Thank You!



**Christy Brazeau**

*HR Generalist*

Office - 435.674.0057 ext. 315  
Email - [Christy.Brazeau@blmco.com](mailto:Christy.Brazeau@blmco.com)

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---

**From:** ZIVKOVIC, NICHOLAS C. [<mailto:NZIVKOVIC@HANOVER.COM>]  
**Sent:** Wednesday, August 30, 2017 1:34 PM  
**To:** Christy Brazeau <[Christy.Brazeau@blmco.com](mailto:Christy.Brazeau@blmco.com)>  
**Subject:** RE: Hanover claim #19-00040562 -- Insured: BLM Companies LLC -- Claimant: Jay Redford

Thanks. Do you a Certificate of Insurance for them for 04/01/16 – 04/01/17? I see that their contract with BLM began 06/09/16 so I would presume they submitted one for the time period immediately predating the one attached. The incident took place 03/23/17 so we'll need to put that earlier policy on notice.

The earlier policy may be with their current insurance carrier (Cincinnati Insurance) but we'll just want to cite the correct policy. Thanks.

---

**From:** Christy Brazeau [<mailto:Christy.Brazeau@blmco.com>]  
**Sent:** Wednesday, August 30, 2017 2:01 PM

**To:** ZIVKOVIC, NICHOLAS C.

**Subject:** RE: Hanover claim #19-00040562 -- Insured: BLM Companies LLC -- Claimant: Jay Redford

Attached is the Sub Contractor Agreement and Insurance for the contractor that was there before the accident.

Thank You!



**Christy Brazeau**

*HR Generalist*

Office - 435.674.0057 ext. 315

Email - [Christy.Brazeau@blmco.com](mailto:Christy.Brazeau@blmco.com)

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**From:** ZIVKOVIC, NICHOLAS C. [<mailto:NZIVKOVIC@HANOVER.COM>]

**Sent:** Tuesday, August 29, 2017 2:43 PM

**To:** Christy Brazeau <[Christy.Brazeau@blmco.com](mailto:Christy.Brazeau@blmco.com)>

**Subject:** RE: Hanover claim #19-00040562 -- Insured: BLM Companies LLC -- Claimant: Jay Redford

Thank you for the photos and news article. Is your team still assembling the other documents?

What is the address of the property you were working at?

Thanks.

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**From:** Christy Brazeau [<mailto:Christy.Brazeau@blmco.com>]

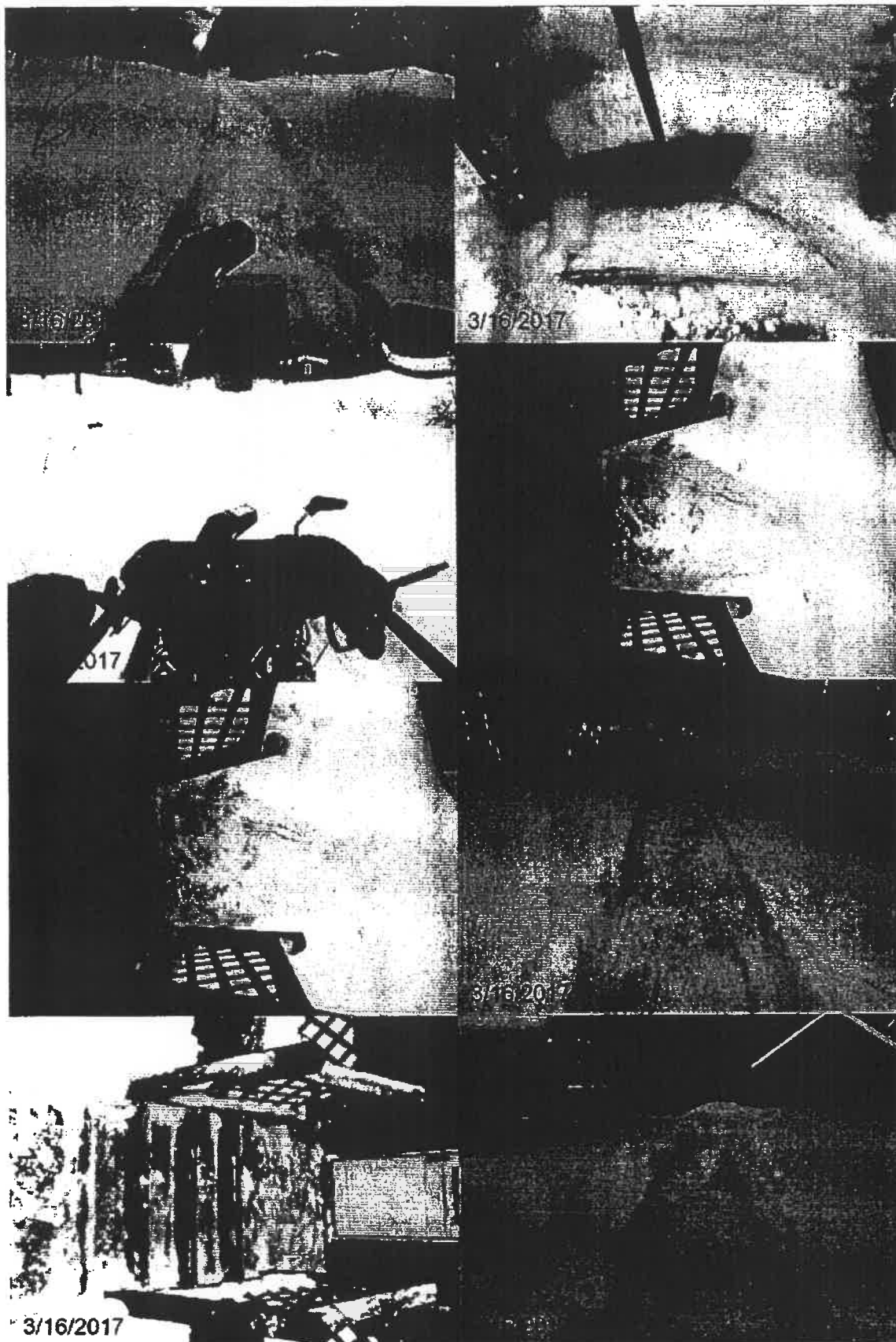
**Sent:** Tuesday, August 29, 2017 2:00 PM

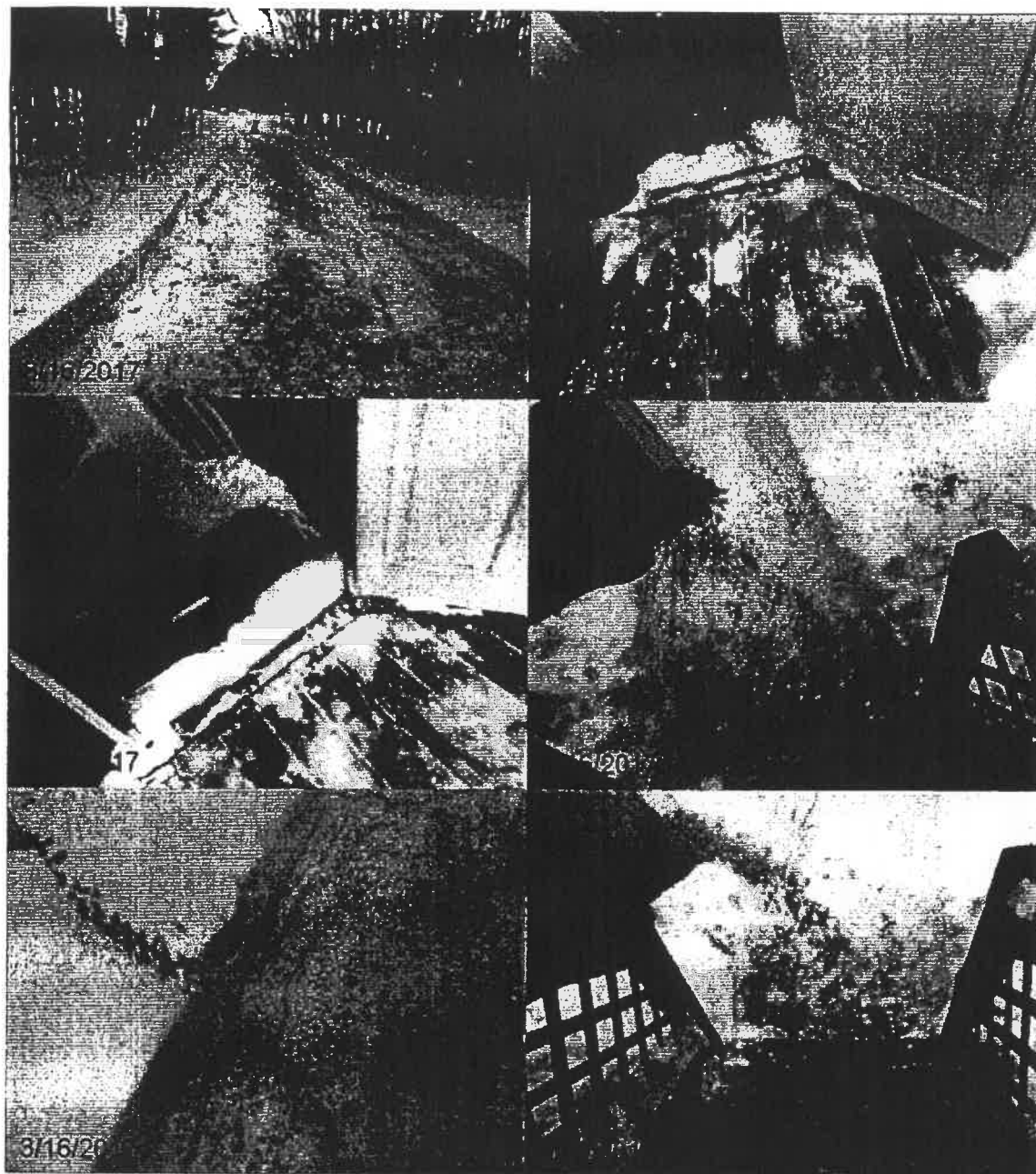
**To:** ZIVKOVIC, NICHOLAS C.

**Subject:** RE: Hanover claim #19-00040562 -- Insured: BLM Companies LLC -- Claimant: Jay Redford

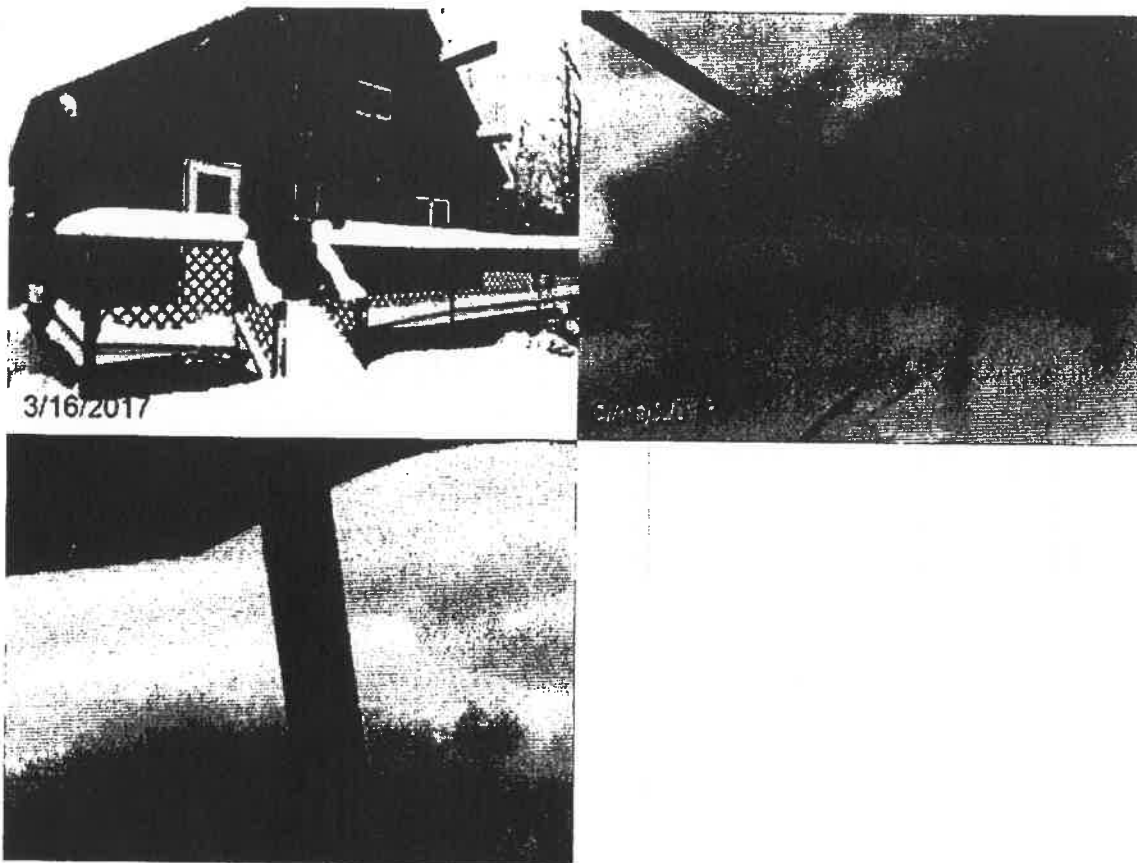
Here are a few photos from the snow removal work order #03597638. This was completed on 3/17/2017 showing all snow was removed and salt was thrown down.











Here is work order #03623655 which would be our next visit to the property on 3/23/2017 showing there was no storm after we removed the snow on the 16<sup>th</sup>. You can clearly see the ground is still clear.



Now here is an article regarding the storm during that time.

<https://weather.com/storms/winter/news/winter-storm-season-so-far-january-2017>

### **Winter Storm Stella, Mar. 11-15, 2017**

- **Top Snowfall Amount:** 58 inches in Bolton Valley Ski, Vermont

Winter Storm Stella, rated a Category 3 "Major" on the Northeast Snowfall Impact Scale (NESIS), was a blockbuster storm that brought 3 to almost 5 feet of snow to parts of New York state, Pennsylvania and Vermont, along with wind gusts over hurricane force to coastal New England.

Two people were killed in New England by Stella, one in Connecticut and another in New Hampshire. A man in Connecticut was killed when he was hit by a snowplow. A teenager in New Hampshire lost control of her vehicle on a snowy roadway and hit a tree.

Stella dropped a record amount of snow in Binghamton, New York for any single storm, a record that stood since Winter Storm Argos in the fall. 35.3 inches of snow was measured in two days at Binghamton Regional Airport. This new snowfall pushed Binghamton to a new record seasonal snowfall amount with more than 10 feet of snow.

Winter Storm Stella actually came in two batches of energy that came from the central and northern Plains.

The first phase of Stella dropped southward from the central Plains along a dip in the jet stream, dropping snow from Arkansas to North Carolina on March 11-12. Snow fell as far south as the north Georgia mountains and upstate South Carolina.

The second, more powerful phase developed as a wave cyclone in the northern High plains on March 12, swinging southward across the Ohio River Valley. Snow was ushered into the Midwest on Stella's northern side on March 13.



Lake-effect snow off of Lake Michigan brought snowfall totals to more than 12 inches in parts of southeastern Wisconsin and northeastern Illinois. Chicago picked up 7 inches of the white stuff. Seven midwestern states picked up more than a foot of snow as Stella slid by to the south.

**(MORE: Amazing Weather Images of Winter Storm Stella)**

Stella re-developed early on March 14 near the North Carolina coast. Later that day, Stella's midwestern portion and the newly developed coastal low merged off the coast of New Jersey becoming a powerful system that rapidly intensified near the coast of New Jersey and Long Island.

As Stella traveled northward in the far west Atlantic, it pushed water and wind ashore in parts of New England. Wind gusts of 60-80 mph blasted a swath of land from Delaware to Massachusetts. Strong winds pushed water ashore in New Jersey, causing water rescues to be necessary in Atlantic City.

A subtle shift farther west in Stella's track brought the heaviest snows inland and away from the big cities on the coast. Sleet, freezing rain and even rain mixed in along the coast lowering snowfall totals. Parts of the Mid-Atlantic picked up as much as 0.4 inches of freezing rain.

The village of Ilion, in central New York, reported snowfall rates as high as 7 inches per hour. Snowfall rates of 3-6 inches per hour were reported elsewhere from eastern Pennsylvania to western New England. The heaviest overall snow fell in this stretch as well.

**(MORE: Stella Battered New England)**

Blizzard conditions were reported in Worcester, Massachusetts during the late morning and afternoon on March 14.

Several car accidents were reported in New England as the storm moved through southeastern New England.

Tens of thousands lost power in Massachusetts due to the high winds downing trees and power lines.

Elections in New Hampshire were disrupted, but for the most part went on as scheduled.

By late on March 15, the storm had moved into northern Maine and began to weaken.

Thank You!



**Christy Brazeau**

*HR Generalist*

Office - 435.674.0057 ext. 315

Email - [Christy.Brazeau@blmco.com](mailto:Christy.Brazeau@blmco.com)

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From: ZIVKOVIC, NICHOLAS C. [<mailto:NZIVKOVIC@HANOVER.COM>]

Sent: Thursday, August 24, 2017 1:27 PM

To: Christy Brazeau <[Christy.Brazeau@blmco.com](mailto:Christy.Brazeau@blmco.com)>

Subject: RE: Hanover claim #19-00040562 -- Insured: BLM Companies LLC -- Claimant: Jay Redford

Christy,

Just want to follow up with you on the requested additional information needed to evaluate this new claim.

Please provide the property's address. Please provide the relevant work orders, updates and photos for the snow removal work performed at this property. In addition, please provide BLM's contract with its subcontractor, the subcontractor's complete contact information, and the Certificate of Insurance the subcontractor provided to BLM.

Also, is there any documentation from your client requesting BLM to perform the property preservation work at this property?

Thank you.

Nick Zivkovic  
Specialty Claim Analyst  
Hanover Professionals  
The Hanover Insurance Group  
P.O. Box 15148  
Worcester, MA 01615  
[nzivkovic@hanover.com](mailto:nzivkovic@hanover.com)  
Direct-630-760-3469  
Fax-508-926-5969

To report a new claim via email please email [ProClaim@Hanover.com](mailto:ProClaim@Hanover.com)



Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects that person to criminal and civil penalties (In Oregon, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to penalties). (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation).

---

**From:** ZIVKOVIC, NICHOLAS C.  
**Sent:** Wednesday, August 23, 2017 4:21 PM  
**To:** 'christy.brazeau@blmco.com'  
**Subject:** RE: Hanover claim #19-00040562

Christy,

What's the complete address of the property where this incident happened?

Thanks.

---

**From:** ZIVKOVIC, NICHOLAS C.  
**Sent:** Wednesday, August 23, 2017 1:48 PM  
**To:** 'christy.brazeau@blmco.com'  
**Subject:** Hanover claim #19-00040562

Here's my contact information.

Nick Zivkovic  
Specialty Claim Analyst  
Hanover Professionals  
The Hanover Insurance Group  
P.O. Box 15148  
Worcester, MA 01615  
[nzivkovic@hanover.com](mailto:nzivkovic@hanover.com)  
Direct-630-760-3469  
Fax-508-926-5969

To report a new claim via email please email [ProClaim@Hanover.com](mailto:ProClaim@Hanover.com)



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